

FORM PTO-1449		U.S. Department of Commerce Patent and Trademark Office						Atty. Docket No. P27587	Application No. 09/848,639		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)								APR 08 2005 U.S. PATENT & TRADEMARK OFFICE SAC-100	Applicant Shelton E. HARRISON, Jr. et al.		
								Filing Date May 3, 2001	Group 3628		
U.S. PATENT DOCUMENTS											
EXAMINEE R INITIAL		DOCUMENT NUMBER				DATE	NAME		CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>MN</i>	2004/	0	0	5	9	6	3	8	03/25/04	AIETA et al.	_____
FOREIGN PATENT DOCUMENTS											
		DOCUMENT NUMBER				DATE	COUNTRY		CLASS	SUBCLASS	TRANSLATION YES NO
<i>MN</i>	0	2	1	5	0	8	9	02/21/02	W.I.P.O.	_____	_____
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)											
EXAMINER <i>Mgat Nguyen</i>					DATE CONSIDERED <i>9/19/05</i>						
*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.											



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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

1

of

5

Complete if Known

Application Number	09/848639
Filing Date	MAY 3, 2001
First Named Inventor	SHELTON E. HARRISON
Art Unit	2164 3628
Examiner Name	
Attorney Docket Number	

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number <small>Number-Kind Code² (# known)</small>	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
CMR		US- 5523942	06-04-1996	TYLER ET AL	ALL
		US- 5884274	03-16-1999	WALKER ET AL	ALL
		US- 5903882	05-11-1999	ASAY ET AL	ALL
		US- 5974441	10-26-1999	ROGERS ET AL	ALL
		US- 5987140	11-16-1999	ROWNEY ET AL	ALL
		US- 6161099	12-12-2000	HARRINGTON ET AL	ALL
		US- 6658394	12-02-2003	KHAISHGI ET AL	ALL
		US- 6766307	07-20-2004	ISRAEL ET AL	ALL
		US- 6285991	09-04-2001	POWAR	ALL
		US- 6338050	01-08-2002	CONKLIN ET AL	ALL
		US- 6393417	05-21-2002	DE LE FEVRE	ALL
		US- 647374-	10-29-2002	COCKRILL ET AL	ALL
		US- 6493685	12-10-2002	ENSEL ET AL	ALL
		US- 6557009	04-29-2003	SINGER ET AL	ALL
		US- 6578014	06-10-2003	MURCKO, JR.	ALL
		US- 6601761	08-05-2003	KATIS	ALL
		US- 6609113	08-19-2003	O'LEARY ET AL	ALL
↓		US- 6615226	09-02-2003	HARTMAN ET AL	ALL
CMR		US- 6701303	03-02-2004	DUNN ET AL	ALL

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document <small>Country Code³-Number⁴-Kind Code⁵ (# known)</small>	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶

Examiner Signature

Nga Nguyen

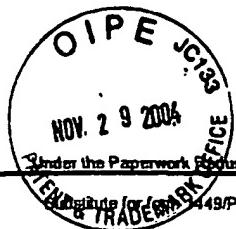
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2 of 5

Information Disclosure Statement by Applicant <i>(Use as many sheets as necessary)</i>		Complete If Known	
Sheet	2	of	5
		Application Number	09/848639
		Filing Date	MAY 3, 2001
		First Named Inventor	SHELTON E. HARRISON
		Art Unit	2164 3628
		Examiner Name	
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U. S. PATENT DOCUMENTS

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Mg Nguyen

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STATEMENT BY APPLICANT**

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Sheet

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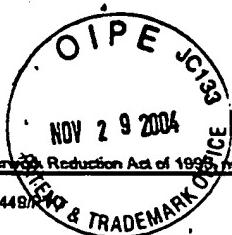
NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
(m)		The following documents appear on the enclosed floppy disk labeled "Disk 1" as .PDF files:
		BILLPOINT, "Ebay Online Payments: Step 1", 2001, San Jose, CA, USA, www.billpoint.com as stored at www.archive.org.
		BILLPOINT, "Ebay Online Payments: Step 2", 2001, San Jose, CA, USA, www.billpoint.com as stored at www.archive.org.
		BILLPOINT, "Ebay Online Payments: Step 3", 2001, San Jose, CA, USA, www.billpoint.com as stored at www.archive.org.
		ESCROW.COM, "Guiding Buyers and Sellers Safely through the Online Escrow Process", 2003, Unknown city, CA, USA, www.escrow.com
		ESCROW.COM, "How does Escrow.com protect against fraud?", 2003, Unknown city, CA, USA, www.escrow.com
		ESCROW.COM, "How long does the Escrow process take?", 2003 ,Unknown city, CA, USA, www.escrow.com
		ESCROW.COM, "How does Escrow.com protect me?", 2003, Unknown city, CA, USA, www.escrow.com
		IRONPORT, "Guaranteed Delivery of Legitimate Email", 2002, Unknown city, www.bondedsender.com as stored at www.archive.org.
(m)		INVESTOPEDIA, "Irrevocable Letter of Credit - ILOC," 2004, Unknown city, www.investopedia.com.

Examiner Signature	<i>Mya Nguyen</i>	Date Considered	9/19/05
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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet

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Complete If Known

Application Number	09/848639
Filing Date	MAY 3, 2001
First Named Inventor	SHELTON E. HARRISON
Art Unit	3628
Examiner Name	

Attorney Docket Number

NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
M		The following documents appear on the enclosed floppy disk labeled "Disk 1" as .PDF files:
		UNKNOWN AUTHOR, "Straight Irrevocable Letter of Credit" contract, unknown date and city.
		NETQUOTE, "NetQuote - We help you find the right prospects," 1997, unknown city, www.netquote.com as stored at www.archive.org
		NETQUOTE, "Business Insurance Quote Request," 1999, unknown city, www.netquote.com as stored at www.archive.org
		SOUTH COAST SURETY, "Will solve your bonding problems," 1998, unknown city, www.southcoastsurety.com as stored at www.archive.org
		SOUTH COAST SURETY, "Surety questions and answers," 1998, unknown city, www.southcoastsurety.com as stored at www.archive.org
		SOUTH COAST SURETY, "Will solve your clients bonding problems," 1998, unknown city, www.southcoastsurety.com as stored at www.archive.org
		SURETYBONDNET, "The Only On-Line Surety Bond Internet Resource," 1999, Chicago, IL, USA, www.suretybondnet.com, as stored at www.archive.org
✓		ROSENBERG & PARKER SURETY BONDS, "Online Client Services," 1998, Bala Cynwyd, PA, USA, www.suretybond.com as stored at www.archive.org
M		ESCROW.COM, "The buyer has to select a payment method", 2004, unknown city, CA, USA, www.escrow.com

Examiner Signature	Mg Nguyen	Date Considered	9/19/05
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**INFORMATION DISCLOSURE
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Sheet

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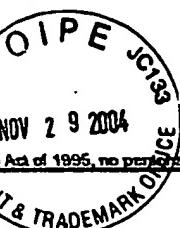
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Complete If Known

Application Number	09/848639
Filing Date	MAY 3, 2001
First Named Inventor	SHELTON E. HARRISON
Art Unit	3628
Examiner Name	

Attorney Docket Number

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
MM		The following documents appear on the enclosed floppy disk labeled "Disk 1" as .PDF files:	
MM		ESCROW.COM, "You have submitted the domain name transfer", 2004, unknown city, CA, USA, www.escrow.com	
MM		SURETY.COM, "Who is Surety Technologies?", 1999, Reston, VA, USA, www.surety.com as stored at www.archive.org	
MM		YAHOO, "Yahoo Non-Paying Bidder Process," 2004, Santa Clara, CA, USA, www.yahoo.com	
MM		MOSES, Margaret, "Controlling the Letter of Credit Transaction," Unknown date & time.	

Examiner Signature	Ong Nguyen	Date Considered	9/19/05
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Sheet

1 of 5

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Application Number	09/848663
Filing Date	May 3, 2001
First Named Inventor	SHELTON E. HARRISON
Art Unit	2164
Examiner Name	

Attorney Docket Number

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
<i>MN</i>	US-	3573747	04-06-1971	ADAMS ET AL.	ALL
		3581072	05-25-1971	NYMEYER	ALL
		4734564	03-29-1988	BOSTON ET AL.	ALL
		4789928	12-06-1988	FUJISAKI	ALL
		4831526	05-16-1989	LUCHS ET AL.	ALL
		5025138	06-18-1991	CUERVO	ALL
		5375055	12-20-1994	TOGHER ET AL.	ALL
		5644727	07-01-1997	ATKINS	ALL
		5704045	12-30-1997	KING ET AL.	ALL
		5832447	11-03-1998	RIEKER ET AL.	ALL
		5897620	04-27-1999	WALKER ET AL.	ALL
		5949885	09-07-1999	LEIGHTON	ALL
		6076072	06-13-2000	LIBMAN	ALL
		6202051	03-13-2001	WOOLSTON	ALL
		6208973	03-27-2001	BOYER ET AL.	ALL
		5673402	09-30-1997	RYAN ET AL.	ALL
		5732400	03-24-1998	MANDLER ET AL.	ALL
		5826244	10-20-1998	HUBERMAN	ALL
<i>MN</i>	US-				

FOREIGN PATENT DOCUMENTS

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Examiner Signature

Nga Nguyen

Date Considered

8/19/05

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NON PATENT LITERATURE DOCUMENTS

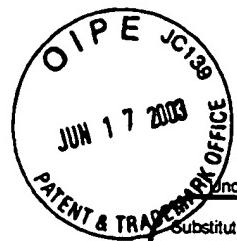
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
MH		PAYPAL, "User Agreement for PayPal Service," www.paypal.com, 2003, unknown city (11 pages).	
		PAYPAL, "Winning Buyer notification," www.paypal.com, 2003, unknown city (1 pages).	
		PAYPAL, "End of auction notification," www.paypal.com, 2003, unknown city (1 pages).	
		PAYPAL, "Seller Overview," www.paypal.com, 2003, unknown city (1 pages).	
		PAYPAL, "Getting started: How do I send money," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "Getting started: How do I receive money," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "How secure are paypal transactions," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "What if I do not receive the item I expected," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "Seller protection policy," www.paypal.com, 2003, unknown city (2 pages).	
MH		PAYPAL, "Buyer Complain Policy," www.paypal.com, 2003, unknown city (1 pages). 2 pages.	

Examiner Signature	Nga Nguyen	Date Considered	9/19/05
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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
MN		ESCROW.COM, "Guiding Buyers and Sellers...." www.escrow.com, 2003 (1 page), unknown city.	
		ESCROW.COM, "How Does Escrow protect against fraud," www.escrow.com, 2003 (1 page) unknown city.	
		YAHOO PAYDIRECT, "Send Money to Someone Else?", www.yahoo.com 2003 (1 p.).	
		YAHOO PAYDIRECT, "Accept Money someone has sent me?", www.yahoo.com 2003 (1 p.).	
		YAHOO PAYDIRECT, "How do i use Paydirect on my web site....?", www.yahoo.com 2003 (1 p.).	
		ESCROW.COM, "How Does Escrow protect me," www.escrow.com, 2003 (1 page).	
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Examiner Signature	Nga Nguyen	Date Considered	9/19/05
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Application Number	09/848686
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First Named Inventor	SHELTON E HARRISON
Art Unit	2164
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MM		AUCTION BYTES, "What to do if you are ripped off online," (3 pages) unknown city, 2003.	
MM		AUCTION BYTES, "Only Payment services," (4 pages) unknown city, 11/2003. Online	

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Application Number	09/848639
Filing Date	May 3, 2001
First Named Inventor	SHELTON E. HARRISON
Art Unit	2164
Examiner Name	
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MH		PAYPAL, "PayPal Merchant Tools," www.paypal.com, May 21, 2003, unknown city (24 pages).	
		KILCULLEN ET AL., "Construction Surety Bonds in Plain English," 1996, unknown city , (7 pages).	
		KILCULLEN Et AL., "How Surety Bonds Work," 1996, unknown city (7 pages).	
		CRUZ, Mike: "Passing the Buck," Computer Reseller News, CMP Media (2 pages), Manhasset, NY, 2000.	
		Black's Law Dictionary, "Suretship bond," West Publishing, St. Paul, MN, 1990 (1page).	
		Black's Law Dictionary, "Surety" definition, 1& d pages.	
		Black's Law Dictionary, "Suretyship" definition, 1 page.	
		Black's Law Dictionary, "Contract of" definition, 1 page.	
MH		Black's Law Dictionary, "Guaranty" Definition, d pages.	

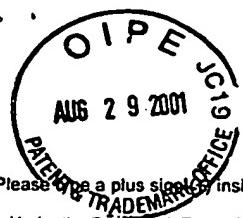
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Application Number	09/848,639
Filing Date	May 3, 2001
First Named Inventor	Shelton E. Harrison
Group Art Unit	N/A
Examiner Name	Not Yet Assigned

AUG 31 2001
Technology Center 2100

Attorney Docket Number HO-P02010US1

U.S. PATENT DOCUMENTS

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		Number	Kind Code ² (if known)			
MM	A	6,076,072		Libman	6-13-2000	
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FOREIGN PATENT DOCUMENTS

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